through a letter dated 6th February, 1992; and

(b) if so, what are the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) As part of the effort to contain the fiscal deficit and to improve Government receipts, it was decided to impress upon profit making public sector enterprises to declare 50 per cent higher dividends as compared to the previous year. Accordingly, the public sector banks were advised by a letter dated the 6th February, 1992 to take necessary steps in compliance with the Government decision to declare suitably higher dividends for the year ending 31st March, 1992.

Expansion of capital by S.C.I.C.I.

3735. SHRI MENTAY PADMANABHAM: Will the Minister of FINANCE be please state:

(a) whether it is a fact that S.C.I.C.I. is doubling its authorised capital;

(b) if so, what are the reasons therefor; and

(c) whether it is also a fact that S.C.I.C.I. is diversifying its loan portfolio?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) Yes Sir. S.C.I.C.I., which is a non government company under the Companies Act, has indicated that it has passed the requisite resolutions of its shareholders for increasing its authorised share capital from Rs. 100 crores to Rs. 200 crores to enable the company to make a rights issue of equity shares to its shareholders and thereby augment the rupee resources of the company.

(c) Yes Sir. S.C.I.C.I. has indicated that it has diversified its operations by providing long term finance to enterprises in the sectors of energy, telecommunications, and tourism and travel. These are sectors of the economy involving basic infrastructural development and a growth potential. Further diversification into other areas of industrial and commercial activities is also under consideration.

Losses to banks due to robberies and dacoities by militants

3736. SHRIMATI VEENA VERMA: SHRI MURLIDHAR CHANDRAKANT BHANDARE: SHRI RAJUBHAI A. PARMAR:

Will the Minister of FINANCE be pleased to state the loss caused to various banks on account of the robberies and dacoities by militants in Jammu and Kashmir, Punjab and other States during the last three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): As per available information, an amount of Rs. 10.76 crores is involved in the robberies/dacoities which took place in all the public sector banks in various States (including Jammu & Kashmir and Punjab) and Union Territories in the country during the period from 1990 upto June, 1992. The present system of data collection does not generate information regarding the loss specifically due to robberies and dacoities by militants.

राष्ट्रीय ग्रामीण बैंक का स्थापित किया जाना

3737. **श्री विनोद शर्मा :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि सरकार ने लगभग 197 विद्यमान क्षेत्रीय ग्रामीण बैंकों को मिलाकर एक राष्ट्रीय ग्रामीण बैंक स्थापित करने का निर्णय लिया है;

(ख) यदि हां, तो इस निर्णय के परिणामस्वरूप ग्रामीण लोगों को क्या-क्या लाभ होंगे; और

(ग) प्रारम्भ में उस बैंक की कुल कितनी शाखायें स्थापित किये जाने का निर्णय किया गया है और इस निर्णय को कब कार्यान्वित किया जाना है ?

वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह) : (क) से (ग) सरकार ने क्षेत्रीय ग्रामीण बैंकों की पुनर्संरचना के लिए विचार-विमर्श शुरू कर दिया है । बहुत से माडल भी तैयार किये गये हैं और सभी कोणों से प्रत्येक की प्रभावकारिता की जांच की जा रही है । उसमें क्षेत्रीय ग्रामीण बैंकों की अर्थक्षमता में सुधार लाने और ग्रामीण क्षेत्र को ऋण का प्रवाह बढ़ान के लिए वर्तमान सभी 196 क्षेत्रीय ग्रामीण बैंकों को मिलाकर भारतीय राष्ट्रीय ग्रामीण बैंक की स्थापना का प्रस्ताव भी शामिल है । तथापि, इस सम्बन्ध में अभी तक कोई निर्णय नहीं लिया गया है ।

Loan Advanced to SSI Units by SIDIBI

3738. DR. SHRIKANT RAMCHANDRA JICHKER: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount of loan disbursed to the SSI units by the Small Industries Development Bank of India during the year ended 31st March, 1992;

(b) what is the total number of units which have benefited from these loans; and

(c) what is the target of loans for the current year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) The Small Industries Development Bank of India (SIDBI) has reported that during the year ended March 31, 1992, it disbursed Rs. 2,588.1 crore under its various schemes to 97,473 beneficiary SSI units.

(c) SIDBI has reported that the target of disbursements during 1992-93 has been fixed at Rs. 2820 crores.

Trends in postal savings

3739. SHRI SURESH PACHOURI:
SHRI VENOD SHARMA:

Will the Minister of FINANCE be pleased to state:

(a) what are the trends in postal savings (Small Savings) during last five years;

(b) the details of incentives provided by Government to small savers in the country;

(c) the details of new schemes introduced in last three years; and

(d) what are the proposals under consideration to make the schemes more attractive?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The gross and net collections in small savings including Public Provident Fund through post offices during the last five years are indicated below:

(In crores of Rupees)

Year	Gross	Net
1987-88	9518.25	3646.54
1988-89	12569.02	5496.45
1989-90	16274.08	8005.16
1990-91	17756.27	8396.89
1991-92 (Provisional)	16863.89	5285.89

(b) Incentives provided by the Government to small savers in the country include the following:

(i) A depositor can make monthly deposits in a Post Office Recurring Deposit Account in multiples of five rupees, subject to a minimum of ten rupees. The maturity value of Rs. 10 denomination account after five years is Rs. 856.40. The account can be continued after maturity. On the death of depositor during the currency of an account, full maturity value is payable to the legal heir or nominee under certain conditions. Withdrawal and nomination facilities are available.